

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Sharon L. McNeal-Silnicki

Case No.: 19-11614

Judge: JNP

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 3/18/2020

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/VAS

Initial Debtor: /s/ SMC

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 300 x 15 mos per 985 x 45 mos to the Chapter 13 Trustee, starting on 2/1/2019, \$985 start on 5/1/2020 for approximately 60 Total months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3750.00
DOMESTIC SUPPORT OBLIGATION	NONE	NONE
Internal Revenue Service	Priority Tax Claim 2015, 2016 & 2018	\$4,988.97
Attorney Supplemental Fees*	Administrative	\$900.00
*After submission of fee application and approval by court order		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Freedom Mortgage Corporation *	1043 Route 47 S Rio Grande, NJ	\$25,089.00 & \$8191.38 post-petition arrears Total arrears: \$33,280.38	0%	\$33,280.38	\$1289.00 as adjusted by monthly escrows)
*Claim transferred by JG Wentworth					

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0.00 to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Priority and Administrative Claims
- 3) Secured Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: January 25, 2019.

Explain below **why** the plan is being modified:
Post-petition payment arrears of Freedom Mortgage of \$8191.38 are to be capitalized in the plan per Court Order Resolving Motion to Vacate Stay dated March 6, 2020. This will bring total mortgage arrears to be cured to total of \$33,280.38

Explain below **how** the plan is being modified:
Trustee payment to be increased from originally proposed \$761 starting May 1 2020 to \$985 starting May 1 2020.
This will account for increased mortgage arrears and supplemental attorney fees of \$900 subject to court approval

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 3/18/2020

/s/ Sharon McNeal Silnicki
Debtor

Date: _____

Joint Debtor

Date: 3/18/2020

/s/ Victoria A Steffen
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Sharon L. McNeal-Silnicki
DebtorCase No. 19-11614-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 41

Date Rcvd: Mar 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2020.

db Sharon L. McNeal-Silnicki, 1043 Route 47 S, Rio Grande, NJ 08242-1507
cr +FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

517989334 APEX Asset Management, PO Box 5407, Lancaster, PA 17606-5407
517989335 Boscov's/Comenity Cap Bank, Bankruptcy Dept, PO Box 183043, Columbus, OH 43218-3043
517989338 DeLasotta, Fernando MD, PO Box 385, Linwood, NJ 08221-0385
518618827 FREEDOM MORTGAGE CORPORATION, PO Box 50485, Indianapolis, IN 46250-0485
518618828 FREEDOM MORTGAGE CORPORATION, PO Box 50485, Indianapolis, IN 46250-0485
FREEDOM MORTGAGE CORPORATION, PO Box 50485, Indianapolis, IN 46250-0485

518133035 +J.G. Wentworth Home Lending, LLC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518158726 +J.G. Wentworth Home Lending, LLC., c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430

517989341 JG Wentworth Home Lending, PO Box 77404, Ewing, NJ 08628-6404
517989342 KML Law Group, 216 Haddon Ave # 406, Westmont, NJ 08108-2812
517989344 +Lyons,Doughty & Veldhuis, 136 Gaither Dr Ste 100, Mount Laurel, NJ 08054-2239
517989348 NJ EZ Pass, PO Box 4972, Trenton, NJ 08650-4972
517989349 NPAS Inc, PO Box 99400, Louisville, KY 40269-0400
517989346 National Processing, 4132 S Rainbow Blvd # 388, Las Vegas, NV 89103-3106
517989347 Nationwide Recovery Services, 545 Inman St E, Cleveland, TN 37311-6248
517989350 +Panther Medical, 935 Highway 34 Ste B, Matawan, NJ 07747-3282
517989351 Publishers Clearing House, PO Box 6344, Harlan, IA 51593-1844
517989352 Receivables Outsourcing LLC, PO Box 549, Timonium, MD 21094-0549
518601162 +Robert J. Davidow, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814

517989353 Santander Consumer USA, Bankruptcy Dept., PO Box 560284, Dallas, TX 75356-0284
518021925 +Santander Consumer USA Inc, P.O. Box 961245, Fort Worth, TX 76161-0244
518757368 SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
518757369 SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356, SantanderConsumerUSA Inc, successor in interest to Gateway,One

517992396 Steven Silnicki, 1043 Route 47 S, Rio Grande, NJ 08242-1507
517989355 Township of Middle EMS, PO Box 476, Cape May Court House, NJ 08210-0476
517989356 Tricare Medical Transportation, 825 Noahs Rd, Pleasantville, NJ 08232-4227

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 20 2020 23:22:10 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 20 2020 23:22:08 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517989333 E-mail/Text: kristin.villneauve@allianceoneinc.com Mar 20 2020 23:20:48 Alliance One, 4850 E Street Rd Ste 300, Trevoise, PA 19053-6643

517989336 E-mail/Text: lriley@caperegional.com Mar 20 2020 23:21:33 Cape Regional Medical Center, Attn: Billing Dept, 2 Stone Harbor Blvd, Cape May Court House, NJ 08210-2138

517989337 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 20 2020 23:27:49 Capital One Bank (USA), N.A., PO Box 30258, Salt Lake City, UT 84130-0258

518045075 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 20 2020 23:28:15 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

517989339 E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Mar 20 2020 23:20:46 Gateway One Lending, 3818 E Coronado St Ste 100, Anaheim, CA 92807-1620

518003500 E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Mar 20 2020 23:20:46 Gateway One Lending & Finance, LLC, 175 N Riverview Drive, Anaheim, CA 92808

517989340 E-mail/Text: sbse.cio.bnc.mail@irs.gov Mar 20 2020 23:21:38 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

517989343 E-mail/PDF: resurgentbknofications@resurgent.com Mar 20 2020 23:26:22 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497

518068247 E-mail/PDF: resurgentbknofications@resurgent.com Mar 20 2020 23:26:25 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518065101 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 20 2020 23:22:07 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

517989345 E-mail/Text: bankruptcydpt@mcmcg.com Mar 20 2020 23:22:07 Midland Funding LLC, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

517989354 E-mail/Text: jboehler@shorememorial.org Mar 20 2020 23:22:52 Shore Medical Center, 100 Medical Center Way, Somers Point, NJ 08244-2300

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 41

Date Rcvd: Mar 20, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2020 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor J.G. Wentworth Home Lending, LLC.
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert Davidow on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com
Sherri Jennifer Smith on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Victoria A. Steffen on behalf of Debtor Sharon L. McNeal-Silnicki vsteffen@verizon.net,
G30369@notify.cincompass.com

TOTAL: 7